

Information to identify the case:

Debtor 1

Anthony J. Dercole

Social Security number or ITIN xxx-xx-5016

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 19-23948-CMB

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony J. Dercole
aka Anthony James Dercole, aka Anthony J.
D'Ercole

12/12/22

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony J. Dercole
Debtor

Case No. 19-23948-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 12, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db	+ Anthony J. Dercole, 1008 Fern Valley Rd, Jefferson Hills, PA 15025-3503
cr	+ LCS Financial Services Corporation, 6782 S Potomac St, Suite 100, Centennial, CO 80112-8000
15136572	+ Carly Dercole, 317 Melvin Drive Apt 103, Pittsburgh, PA 15236-1429
15136574	+ Catherine Dercole, 60 Clover Drive Apt 2, Pittsburgh, PA 15236-3766
15185547	+ Clairton Works Federal Credit Union, 600 State St., Unit 3, Clairton, PA 15025-1876
15136580	+ Law Offices of Frederic I. Weinberg, & Associates, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15136586	+ Ratchford Law Group, PC, 54 Glenmaura National Blvd. Suite 104, Moosic, PA 18507-2161

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 13 2022 05:03:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: blegal@phfa.org	Dec 13 2022 00:09:00	Pennsylvania Housing Finance Agency-Homeowner's Em, 211 N. Front Street, Harrisburg, PA 17101-1406
15164983	EDI: GMACFS.COM	Dec 13 2022 05:03:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15136568	+ EDI: GMACFS.COM	Dec 13 2022 05:03:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15136569	+ EDI: BANKAMER.COM	Dec 13 2022 05:03:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15157502	+ EDI: BANKAMER2.COM	Dec 13 2022 05:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15136570	+ EDI: TSYS2	Dec 13 2022 05:03:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15136571	+ EDI: TSYS2	Dec 13 2022 05:03:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
15136573	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 13 2022 00:08:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
15136575	+ EDI: CITICORP.COM	Dec 13 2022 05:03:00	Citibank, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
15171162	EDI: CITICORP.COM		

District/off: 0315-2

User: auto

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Date Rcvd: Dec 12, 2022

Form ID: 3180W

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		Dec 13 2022 05:03:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15136576	+ Email/Text: cwfcu@verizon.net		
		Dec 13 2022 00:09:00	Clairton Works FCU, 121 S 2nd Ave, Elizabeth, PA 15037-1549
15136577	Email/Text: collecadminbankruptcy@fnni.com		
		Dec 13 2022 00:08:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15141180	Email/Text: collecadminbankruptcy@fnni.com		
		Dec 13 2022 00:08:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15136578	EDI: IRS.COM		
		Dec 13 2022 05:03:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15168883	EDI: JEFFERSONCAP.COM		
		Dec 13 2022 05:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15136579	EDI: JEFFERSONCAP.COM		
		Dec 13 2022 05:03:00	Jefferson Capital Systems, LLC, PO Box 1999, Saint Cloud, MN 56302
15136581	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 13 2022 05:03:00	Navient, Attn: Bankruptcy, PO Box 9640, Wiles-Barre, PA 18773-9640
15136582	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 13 2022 05:03:00	Navient, Attn: Claims Dept, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15136584	Email/Text: blegal@phfa.org		
		Dec 13 2022 00:09:00	Pennsylvania Housing Finance Agency, 211 North Front Street, P.O. Box 8029, Harrisburg, PA 17101
15136585	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 00:08:00	PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15167001	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 13 2022 00:08:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15172108	EDI: PRA.COM		
		Dec 13 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15136583	EDI: PENNDEPTREV		
		Dec 13 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15136583	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 13 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15146316	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Dec 13 2022 00:08:00	The Bank of New York Mellon et. al., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
15136587	+ EDI: WFFC2		
		Dec 13 2022 05:03:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15167331	EDI: WFFC2		
		Dec 13 2022 05:03:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, F/K/A The Bank of New
cr		The Bank of New York Mellon, F/K/A The Bank of New
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee Et Al... bnicholas@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Mark G. Moynihan	on behalf of Debtor Anthony J. Dercole mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Anthony J. Dercole shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6